

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 9/3/08 and was converted to a case under chapter 7 on 7/15/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julie A. Estes
5507 Danroming Ct.
Chesterfield, VA 23832

Case Number: 08-34260-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-7445

Attorney for Debtor(s) (name and address):

Jason Meyer Krumbein
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive
Suite 300
Richmond, VA 23230
Telephone number: (804) 673-4358

Bankruptcy Trustee (name and address):

Keith L. Phillips
311 South Boulevard
Richmond, VA 23220
Telephone number: (804) 358-9400

Meeting of Creditors:

Date: 8/24/10

Time: 10:00 AM

Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
10/25/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: July 16, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
– – Refer to Other Side for Important Deadlines and Notices – –	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</p> <p>Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 08-34260

User: baumgartn
Form ID: B9A

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 16, 2010

The following entities were noticed by first class mail on Jul 18, 2010.

db +Julie A. Estes, 5507 Danroming Ct., Chesterfield, VA 23832-4054
aty +Jason Meyer Krumbein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Drive,
Suite 300, Richmond, VA 23230-3435
aty +Mitchell Goldstein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Drive,
Suite 300, Richmond, VA 23230-3435
aty +Trenita Jackson Stewart, Shapiro & Burson, 236 Clearfield Avenue, Suite 215,
Virginia Beach, VA 23462-1893
cr +PHH MORTGAGE CORP, c/o SHAPIRO & BURSON, 236 Clearfield Ave, Ste 215,
Virginia Beach, VA 23462-1893
8447460 +American Family Fitness, Corporate Office, 4435 Waterfront Dr., Ste. 304,
Glen Allen, VA 23060-6166
9826962 Bon Secours Richmond Health Sys., P.O. Box 404893, Atlanta, GA 30384-4893
9826960 +Chesterfield Ophthalmology, 2385 Colony Crossing Pla., Midlothian, VA 23112-4280
8447463 +Cons Fin Crp, 7926 Jones Branch, Mc Lean, VA 22102-3303
9826963 +Dr. Scott Bailey, 5919 Harbour Park Drive, Midlothian, VA 23112-2163
9826971 +FirstSource Financial Solutions, 10 Tara Boulevard, Suite 410, Nashua, NH 03062-2800
8447464 George Estes, 5507 Dunroming Court, Chesterfield, VA 23832-4054
8447465 +Haynes Furniture Company, 6550 Hull Street Rd, Richmond, VA 23224-2636
8447466 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828
9826970 Horizon Financial Management, 8585 S. Broadway, Suite 880, Merrillville IN 46410-5661
8447467 +Jl Walston & Associate, 326 S Main St, Emporia, VA 23847-2028
9826966 +Kelleher Corporation, c/o Law Office of Joel Cardis, LLC, 2006 Swede Road, Suite 100,
E. Norriton, PA 19401-1787
9826968 +LabCorp-Corporate Headquarters, 1447 York Court, P.O. Box 2240, Burlington NC 27216-2240
9826964 +MCV Physicians, 1605 Rhoadmiller Street, Richmond, VA 23220-1106
8447468 +Mortgage Service Center, SBRP -4001 Leadenhall Road, Mt Laurel, NJ 08054-4611
8447469 +National Credit System, Po Box 312125, Atlanta, GA 31131-2125
8461397 +PHH MORTGAGE CORP, 4001 LEADENHALL ROAD, ATTN: MAIL STOP SV-01, MOUNT LAUREL, NJ 08054-4611
9826972 +Qualla Farms Homeowners Assoc., c/o Eric A. Horwitz, P.C., 1919 Huguenot Road, Suite 201,
Richmond, VA 23235-4321
8447470 +Rainbow Station Inc., 4551 Cox Rd # 310, Glen Allen, VA 23060-6740
8447458 Robert B. Van Arsdale, Assistant U.S. Trustee, 701 E. Broad Street, Suite 4304,
Richmond, VA 23219-1885
8447471 +Shapiro & Burson, 236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462-1893
9826969 +St. Francis Medical Center, P.O. Box 404893, Atlanta, GA 30384-4893
9826967 +Transworld Systems, Inc., 6920 220th Street, SW, #105, Mountlake Terrace, WA 98043-2168
8447473 United States Postal Service, Amphill Branch, Richmond, VA 23234-0000
9826965 VCU Health System, P.O. Box 758721, Baltimore, MD 21275-8721
9826961 VCU Health System, P.O. Box 758997, Baltimore, MD 21275-8997
8447457 +VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Commonwealth of Virginia, Director of Finance, P.O. Box 760,
Richmond, VA 23218-0760)
8447474 +WATERSIDE AT IRONBRIDGE, 11800 Lake Falls Dr, Chester, VA 23831-7732

The following entities were noticed by electronic transmission on Jul 16, 2010.

tr +EDI: QKLPHILLIPS.COM Jul 16 2010 20:28:00 Keith L. Phillips, 311 South Boulevard,
Richmond, VA 23220-5798
8447461 +E-mail/Text: ahall@cffinance.com C&F Finance Company,
4660 S Laburnum Av, Richmond, VA 23231-2424
8447462 +E-mail/Text: ahall@cffinance.com C&F Fince Co, 4660 S Laburnum Av,
Richmond, VA 23231-2424
8447459 EDI: IRS.COM Jul 16 2010 20:28:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0000
8582356 EDI: BLINE.COM Jul 16 2010 20:28:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
8447472 +EDI: NEXTEL.COM Jul 16 2010 20:28:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191
8447475 +EDI: CITICORP.COM Jul 16 2010 20:28:00 Zales/cbsd, Po Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7
Case: 08-34260

User: baumgartn
Form ID: B9A

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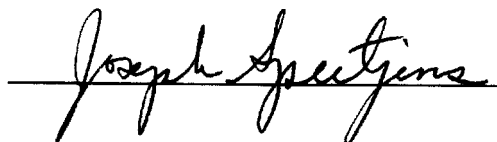
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.